

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 09-22002-TTG**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Damon K Driskill 421 107th Pl SW Everett, WA 98204	Jeoralyn Q Driskill 421 107th Pl SW Everett, WA 98204
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Social Security/Individual Taxpayer ID No.:

xxx-xx-1200	xxx-xx-1062
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Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on November 16, 2009. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: April 5, 2010

Thomas T. Glover  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 09-22002

User: admin  
Form ID: b18

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Total Noticed: 39

Date Rcvd: Apr 05, 2010

The following entities were noticed by first class mail on Apr 07, 2010.

db/jdb +Damon K Driskill, Jeoralyn Q Driskill, 421 107th Pl SW, Everett, WA 98204-3803  
952110391 +Alliance One Receivable Management, 4850 St Rd, Ste 300, Trevose, PA 19053-6643  
952110393 +Athletic Club Membership, Gold's Gym, 12138 Mukilteo Speedway, Mukilteo, WA 98275-5713  
952110394 +Aurora Loan Services, Attn: Bankruptcy Dept., PO Box 1706, Scottsbluff, NE 69363-1706  
952110395 +Bank Of America (Bankrupt NC4-105-02-77), PO Box 26012, Greensboro, NC 27420-6012  
952110396 +Bureau of Collection Recovery Inc., Department #1456, PO Box 1259, Oaks, PA 19456-1259  
952110398 +CB&T, c/o SST Card Services, PO Box 84024, Columbus, GA 31908-4024  
952297713 +CastleRock Security, Inc., 2101 South Arlington Heights Rd., Ste 15, Arlington Heights, IL 60005-4185  
952110399 +Chapman Financial Services of WA, Inc., PO Box 14673, Spokane, WA 99214-0673  
952110403 +Direct TV, PO Box 78626, Phoenix, AZ 85062-8626  
952110405 +Dish Network, 18311 Bothell-Everett Hwy #160, Mill Creek, WA 98012-5233  
952110407 +Firstline Security Inc., 99 Pine St., 3rd Floor, Albany, NY 12207-2776  
952110408 +Gmac Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
952110409 Green Tree Servicing, 500 Landmark Tower, St Paul, MN 55102  
952110411 IC System Inc., 444 Highway 96 East, PO Box 64887, St. Paul, MN 55164-0887  
952110412 Internal Revenue Service, PO BOX 21125, PHILADELPHIA, PA 19114  
952110413 +Law Office of James A. West, 6380 Rogersdale Rd, Ste 130, Houston, TX 77072-1647  
952110415 +Les Schwab Tire Center, PO Box 667, Pineville, OR 97754-0667  
952110414 +Les Schwab Tire Center, PO Box 5350, Bend, OR 97708-5350  
952110416 +Les Schwab Tire Centers of Washington, PO Box 5350, Bend, OR 97708-5350  
952110419 NCO Financial Services, Inc., PO Box 15760, Dept 07, Wilmington, DE 19850-5760  
952110418 Nationwide Credit, Inc., PO Box 740640, Atlanta, GA 30374-0640  
952110420 +Sears, 8725 W. Sahara Ave, The Lakes, NV 89163-0001  
952110423 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 6335, Fargo, ND 58125-6335)  
952110422 +US Bank, c/o JPRD Investments LLC, 610 N Mission St. Ste 200, Wenatchee, WA 98801-6611  
952110425 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: Wfs Financial/Wachovia Dealer Services, PO Box 19657, Irvine, CA 92623)  
952110426 Zwicker & Associates, PC, PO Box 101145, Birmingham, AL 35210-6145

The following entities were noticed by electronic transmission on Apr 05, 2010.

smg EDI: WADEPREV.COM Apr 05 2010 18:58:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
952110391 +EDI: ALLIANCENE.COM Apr 05 2010 18:58:00 Alliance One Receivable Management,  
4850 St Rd, Ste 300, Trevose, PA 19053-6643  
952110392 +EDI: BECKLEE.COM Apr 05 2010 18:58:00 American Express, c/o Becket and Lee, PO Box 3001,  
Malvern, PA 19355-0701  
952110397 +EDI: CAPITALONE.COM Apr 05 2010 18:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
PO Box 5155, Norcross, GA 30091-5155  
952110400 EDI: CHASE.COM Apr 05 2010 18:58:00 Chase Bank, PO Box 660022, Dallas, TX 75266  
952110401 EDI: CHASE.COM Apr 05 2010 18:58:00 Chase Credit Card, 2500 Westfield Drive,  
Elgin, IL 60124-7836  
952110402 +EDI: RCSFNBMARIN.COM Apr 05 2010 18:58:00 Credit One Bank, PO Box 98875,  
Las Vegas, NV 89193-8875  
952110404 +EDI: DISCOVER.COM Apr 05 2010 18:58:00 Discover Financial Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316  
952110406 +EDI: AMINFOFP.COM Apr 05 2010 18:58:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
952110410 +EDI: HFC.COM Apr 05 2010 18:58:00 HSBC Bank, ATTN: BANKRUPTCY, PO BOX 5253,  
Carol Stream, IL 60197-5253  
952110417 +EDI: MID8.COM Apr 05 2010 18:58:00 Midland Credit Mgmt, 8875 Aero Dr,  
San Diego, CA 92123-2251  
952110420 +EDI: SEARS.COM Apr 05 2010 18:58:00 Sears, 8725 W. Sahara Ave, The Lakes, NV 89163-0001  
952110421 +EDI: AISTMBL.COM Apr 05 2010 18:58:00 T-Mobile Bankruptcy Team, PO Box 53410,  
Bellevue, WA 98015-3410  
952110423 EDI: USBANKARS.COM Apr 05 2010 18:58:00 US Bank, PO Box 6335, Fargo, ND 58125-6335  
952110424 +EDI: WFFC.COM Apr 05 2010 18:58:00 Well Fargo Financial Bank, Wells Fargo Financial,  
4137 121st St, Urbendale, IA 50323-2310

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Aurora Loan Services LLC

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0981-2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2010

Signature:

